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amendment.

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Art Unit 3691

I.   AMENDMENT

   A.   In the Claims

      Please amend the claims as follows:

      1. (Currently amended)   A method of using an apparatus to automatically capture and <u>route</u> ~~rout~~ a communication, the method including:

         automatically capturing, with an automatic communication system comprising a computer, a number corresponding to an inbound communication from a debtor of a creditor,

         automatically attempting, with the automatic communication system, to identify a caller from the number, and

         automatically routing, with the automatic communication system, the communication to an outbound communication path<u>,</u> regardless of whether the caller is identified, to one of a plurality of credit-counseling agencies, wherein the routing is responsive to the number<u>,</u> ~~and~~ to whether the caller is identified, and to ~~the creditor's~~ referral criteria <u>of the creditor</u>.

      2. (Currently amended)   A method of using an apparatus to automatically capture and <u>route</u> ~~rout~~ a communication, the method including:

         capturing, automatically with an automatic communication system comprising a computer, a number corresponding to an inbound communication from a debtor of a creditor;

         attempting, automatically with the automatic communication system, to identify a caller from the number; and

         routing, automatically with the ~~computer~~ <u>automatic communication</u> system, the communication to an outbound communication path to one of a plurality of credit-counseling

agencies, regardless of whether the caller is identified, wherein the routing is responsive to the number ~~to referral criteria of the creditor~~ and to whether a prior communication was received from the caller, and if the caller is identified, ~~responsive~~ to whether a prior communication was received from the caller ~~the creditor's referral criteria~~.

3. (Currently amended)   A method of controlling an automatic communication routing system, the method including:

controlling, with a computer program, an automatic communication routing system, wherein the computer program controls the system to perform operations of:

attempting to identify a caller from an inbound communication;

capturing a network address corresponding to the communication; and

routing the communication to an outbound communication path to one of a plurality of credit-counseling agencies, regardless of whether the caller is successfully identified, ~~and~~ wherein said routing is responsive to referral criteria of the creditor and, if the caller is identified, a prior communication to the system by the caller causes the computer program to follow a different program logic path in carrying out the routing~~, and wherein, if the caller is identified, said routing is responsive to a creditor's referral criteria~~.

4. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is not successfully identified, performing a database look-up of a dialed number information service number (DNIS) and an automatic number identification (ANI) number.

5. (Currently amended)   The method of any one of claims 1-3, wherein the

routing includes, ~~once~~ if the caller is ~~not~~ successfully identified, performing a database look-up of a dialed number information service number (DNIS) and an automatic number identification (ANI) number.

6. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is successfully identified, performing a database look-up of a last time when the caller called.

7. (Previously presented)   The method of claim 6, wherein the caller is successfully identified as a credit card customer.

8. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is successfully identified, performing a database look-up of an outbound call number associated with the caller.

9. (Previously presented)   The method of claim 8, wherein the caller is successfully identified as a credit card customer.

10. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is successfully identified as a credit card customer, performing a database look-up of a social security number associated with the caller.

11. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is not successfully identified, accessing a database to store

an automatic number identification (ANI) area code associated with the inbound communication.

12. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is not successfully identified, accessing a database to store an outbound call number associated with the inbound communication.

13. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is not successfully identified, accessing a database to store a dialed number information service number (DNIS) and an automatic number identification (ANI) number associated with the inbound communication.

14. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is not successfully identified, accessing a database to store a state of origin associated with the inbound communication.

15. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is not successfully identified, accessing a database to store a start date associated with the inbound communication.

16. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is not successfully identified, accessing a database to store a start time associated with the inbound communication.

17. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is not successfully identified, accessing a database to store a credit card number associated with the inbound communication.

18. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is ~~not~~ successfully identified, accessing a database to store an outbound call number associated with the inbound communication.

19. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is not successfully identified, accessing a database to store a call result associated with the inbound communication.

20. (Currently amended)   The method of any one of claims 1-3, wherein the routing includes, ~~once~~ if the caller is not successfully identified, accessing a database to store a call end time associated with the inbound communication.

21. (Currently amended)   The method of any one of claims 1-3, wherein database data associated with the caller control[[s]] selection of a call-routing model.

22. (Currently amended)   The method of claim 21, wherein the database comprises an interactive voice response portion[[,]]; and further including populating the portion with customer data.

23. (Previously presented)   The method of any one of claims 1-3, wherein the

routing is carried out, at least in part, based on a percentage of calls going to two or more agencies.

24. (Previously presented)   The method of any one of claims 1-3, wherein the routing is carried out, at least in part, based on a state where the call originated from.

25. (Previously presented)   The method of any one of claims 1-3, wherein the routing includes seizing an outbound channel and sending dual-tone multi-frequency (DTMF) digits down the channel.

26. (Currently amended)   The method of any one of claims 1-3, ~~wherein the routing includes seizing an outbound channel and~~ further including sending dual-tone multi-frequency (DTMF) digits down the outbound communication path ~~channel~~.

27-33. (Cancelled)

34. (Currently amended)   A method of using an apparatus to automatically connect an inbound communication to one of a plurality of credit-counseling agencies, the method including the steps of:

receiving, with a computer system, an inbound communication from a debtor of a creditor in a manner sufficient to identify ~~a referrer identity corresponding to~~ the creditor;

selecting, with the computer system, which ~~one~~ of a plurality of credit-counseling agencies to refer the inbound communication by using a computer to look up and to apply creditor's referral criteria ~~responsive to the referrer identity~~; and

connecting, automatically with the computer system, the inbound communication to an outbound communication path to ~~the~~ one of the <u>selected</u> ~~plurality of the~~ credit-counseling agencies in accordance with the creditor's referral criteria.

35. (Currently amended)   The method of claim 34, wherein the step of receiving is carried out with said inbound communication including a telephone connection to the debtor of the creditor ~~having the creditor identity~~.

36. (Currently amended)   A method of using an apparatus to connect a telephone communication to one of a plurality of credit-counseling agencies based on creditor criteria, the method including the steps of:

storing telephone numbers of a plurality of credit-counseling agencies in memory accessible by a digital electrical computer;

storing creditor criteria for selecting <u>at least</u> one of the credit-counseling agencies in the memory;

identifying, automatically with the computer, a creditor of a debtor;

selecting, automatically with the computer, <u>said at least</u> one of the credit-counseling agencies by accessing the <u>creditor</u> criteria, applying the creditor criteria, and accessing <u>at least</u> one of the stored telephone numbers; and

connecting, automatically under control of the computer, the debtor by telephone on an outbound communication path to ~~the~~ <u>an accessed</u> one of the stored telephone numbers ~~corresponding to one of the credit-counseling agencies~~.

37. (Currently amended)   The method of any one of claims 35 and 36, further

including the steps of:

      using Automatic Number Identification to detect a telephone number; and

      associating the <u>detected</u> telephone number with debtor information.

      38. (Currently amended)   The method of any one of claims 35 and 36, further including the steps of:

      using Dialed Number Identification Service to detect a telephone number; and

      associating the <u>detected</u> telephone number with creditor information.

      39. (Previously presented)   The method of any one of claims 35 and 36, further including the steps of:

      receiving debtor-identifying information by telephony; and

      communicating the information from said telephony to the creditor for tracking debtor payment performance with said debtor-identifying information.

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      40. (Previously presented)   The method of any one of claims 35 and 36, wherein the step of connecting is carried out with the creditor being a bank.

      41. (Previously presented)   The method of any one of claims 35 and 36, further including the step of:

      providing some of said credit-counseling agencies with call activity reporting by means of a secure web site.

      42. (Previously presented)   The method of any one of claims 35 and 36, further

including the step of:

> providing the creditor with call activity reporting.

43. (Previously presented)   The method of any one of claims 35 and 36, further including the step of:

> providing a web site demonstration of said method.

44. (Currently amended)   The method of any one of claims 35 and 36, wherein the step of selecting includes:

> applying as <u>one of</u> said criteria a call routing triggered by a quantity of prior calls respectively placed to the credit-counseling agencies.

45. (Currently amended)   The method of any one of claims 35 and 36, wherein the step of selecting includes:

> applying as <u>one of</u> said criteria a call routing triggered by a detection of a debtor who has previously been referred to one of the credit-counseling agencies.

46. (Currently amended)   The method of any one of claims 35 and 36, wherein the step of selecting includes:

> applying as <u>one of</u> said criteria a call routing triggered by time of day.

47. (Currently amended)   The method of any one of claims 35 and 36, wherein the step of selecting includes:

> applying as <u>one of</u> said criteria a call routing triggered by location of the debtor.

48. (Currently amended)   The method of any one of claims 35 and 36, wherein the step of selecting includes:

applying as one of said criteria a call routing triggered by time of day, location of the debtor, and a quantity of prior calls respectively placed to the credit-counseling agencies.

49. (Currently amended)   The method of any one of claims 35 and 36, wherein the step of selecting includes:

applying as one of said criteria a default call routing triggered by a failure to make a first connection to one of the credit-counseling agencies.

50. (Currently amended)   The method of any one of claims 35 and 36, further including the steps of:

storing call-referral information including number of calls and call duration data for each of said credit-counseling agencies; and

generating a report of said call-referral information.

51. (Currently amended)   The method of any one of claims 35 and 36, further including the steps of:

storing call-referral information including caller hang-up data; and

generating a report of said call-referral information.

52. (Currently amended)   The method of any one of claims 35 and 36, further including the steps of:

storing call-referral information including attempted but uncompleted call

connecting; and

generating a report of said call-referral information.

53. (Currently amended)   The method of any one of claims 35 and 36, further

including the step of:

generating a call-referral report by time period for each of said credit-counseling

agencies.

54. (Currently amended)   The method of claim 53, further including the step

of:

including in the report an analysis of call-referral activity by time of day.

55. (Currently amended)   The method of claim 53, further including the step

of:

including in the report an analysis of call-referral activity by day of week.

56. (Currently amended)   The method of claim 53, further including the step

of:

including in the report an analysis of call-referral activity by state of debtor.

57. (Previously presented)   The method of claim 53, further including the step

of:

including in the report an analysis of uncompleted calls.

58. (Currently amended)   The method of any one of claims 35 and 36, further including the step of:

generating a call-referral report including a comparison of said credit-counseling agencies.

59. (Currently amended)   The method of claim 58, ~~further including the step of:~~

wherein the step of generating includes generating the call-referral report including the comparison of said credit-counseling agencies by a respective one of the creditors.

60. (Currently amended)   The method of any one of claims 35 and 36, further including the step of:

using Interactive Voice Response to associate ~~the~~ a telephone number of the debtor with ~~the~~ creditor information.

61. (Previously presented)   The method of any one of claims 34-36, further including:

generating a report comprising the criteria and an indication of communications carried out according to the criteria.

62. (Currently amended)   A computer system programmed to implement a method for referring a telephone communication to one of a plurality of credit-counseling

agencies based on creditor criteria, the computer system including:

a digital computer having a processor, the processor connected to store and receive signals at a memory device, to receive input signals corresponding to input information from an input device, <u>and</u> to convert output signals into output information at an output device, the processor programmed to control the digital computer to receive the input signals and to process the input signals to produce the output signals in storing telephone numbers for a plurality of credit-counseling agencies in memory accessible by said digital computer, <u>to store</u> <s>storing</s> creditor criteria for selecting <s>one</s> <u>at least one</u> of the credit-counseling agencies, <u>to identify</u> <s>identifying</s> a debtor of the creditor in response to a telephone communication, and <u>to select</u> <s>selecting</s> <u>at least</u> one of the credit-counseling agencies by accessing the creditor criteria, applying the creditor criteria, and accessing <u>at least</u> one of the stored telephone numbers to automatically connect the debtor to <s>the</s> <u>an accessed</u> one of the stored telephone numbers on an outbound communication path.

63. (Currently amended)   The computer system of claim 62, further including a telephone controlled by said digital computer to connect the debtor by telephone to the <u>accessed</u> one of the stored telephone numbers.

64. (Currently amended)   A method of making a computer system to refer a telephone communication to one of a plurality of credit-counseling agencies based on creditor criteria, the method including the steps of:

providing a digital computer having a processor, the processor connected to store and receive signals at a memory device, to receive input signals corresponding to input information from an input device, <u>and</u> to convert output signals into output information at an

output device; and

programming the processor to control the digital computer to receive the input signals and to process the input signals to produce the output signals in storing telephone numbers for a plurality of credit-counseling agencies in memory accessible by said digital computer, to store ~~storing~~ creditor criteria for selecting at least one of the credit-counseling agencies, to identify ~~identifying~~ a debtor of the creditor in response to a telephone communication, and to select at least ~~selecting~~ one of the credit-counseling agencies by accessing the creditor criteria, applying the creditor criteria, and accessing at least one of the stored telephone numbers so as to connect the debtor to ~~the~~ an accessed one of the stored telephone numbers on an outbound communication path.

65. (Currently amended)   A computerized method of using an apparatus in providing call-referral activity reporting at an Internet address, the method including the steps of:

generating, with an apparatus comprising a computer, call-referral data by receiving an inbound telephone communication from a debtor of a creditor in a manner sufficient to identify ~~a referrer identity corresponding to~~ the creditor, selecting which ~~one~~ of a plurality of credit-counseling agencies to refer the inbound communication by using the computer to look up and to apply creditor referral criteria, ~~responsive to the creditor identity, and~~ automatically, under control of the computer, connecting the inbound communication to ~~the~~ one of the selected ~~plurality of the~~ credit-counseling agencies on an outbound communication path in accordance with the creditor referral criteria[[;]], and posting call-referral data to an Internet web address.

66. (Currently amended)   The method of any one of claims 35, 36, <u>and</u> 65, further including the step of[[:]]

engaging accounting software to track compensation for the connecting.